

# INTRODUCTION

---



This manual was developed by the Substance Abuse and Mental Health Services Administration (SAMHSA) to help case managers and others assist adults who are homeless, especially adults who are homeless and have serious mental illnesses, apply for the Social Security Administration's (SSA) disability programs.<sup>1</sup> The Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) programs are administered by SSA to provide income support to aged, blind, or disabled individuals.

The decision by SAMHSA to develop this manual was influenced significantly by front-line staff who work with people who are homeless. People who are homeless confront unique barriers and have a particularly difficult time applying for disability programs. This manual identifies the challenges, explains why and how they occur, and offers suggestions to case managers and others about how to address them.

The receipt of disability benefits is crucial for people who are homeless. Often, these benefits provide the foundation from which

individuals can take the first steps toward recovery and employability. A case manager's role in the process of applying for these benefits often is critical to an applicant's success.

Applicants and case managers who better understand SSA's requirements and the need for appropriate documentation can facilitate the process, decreasing the time required to issue determinations and reducing the need for appeals.

To meet these objectives, the manual explains the various roles that case managers can play in assisting people who are applying for SSA disability programs. Particular attention is paid to the disability eligibility criteria and the disability documentation process so case managers can help applicants furnish the information that SSA needs to make a decision and determine proper benefit amounts. The manual also describes ways to ensure that people approved for disability benefits receive the correct amount. It explains how decisions can be appealed if an individual believes an application has been denied in error.

<sup>1</sup> This manual provides information relevant to SSA disability programs for adults. It does not address any program requirements or restrictions for children who may be eligible. SSA disability programs for children may have different definitions, procedures, and regulations.

Perhaps the most important point of the manual is that *case managers have a critical role to play in assisting people who are homeless with the application process for SSA disability programs*. The services that case managers can provide to assist applicants with the development and documentation of their disability claim are vital to the application process (see Chapter 6).

Another key point is the importance of establishing direct communication with the claims representative at the SSA field office and the disability examiner at the Disability Determination Services (DDS), the State agency under contract with SSA to perform disability evaluations. Establishing a communication link to the individuals who process the claim is key to learning about the need for additional details from the applicant. Taken together, improved documentation and increased communication can reduce the time required to make the determination and can result in more accurate determinations. More informed decisions may also reduce the need for appeals.

Case managers also should be aware that *the SSA rules cited in this manual are subject to change due to revisions in the Federal law, court rulings, or SSA administrative policy updates*. Before relying on any specific SSA rules cited in this manual, case managers should confirm that the information is current and applicable in their locality. Questions can be answered by consulting the SSA Web site at [www.socialsecurity.gov](http://www.socialsecurity.gov).

This manual has been developed for people who are homeless. It has been reviewed and improved by feedback from experienced individuals, including case managers, consumers, public policy professionals,

Federal staff, and others who specialize in the field. The manual is informative but not exhaustive. Readers are directed to review the table of contents and index if they are looking for answers to specific questions. Additional technical information is included in the appendices. Any detail can be checked by consultation with SSA.

The information contained in the manual covers the application and appeals processes for both SSI and SSDI. In many respects, these processes are similar. For example, the disability documentation and determination processes described in Chapters 5 and 6 are the same for both SSI and SSDI. Differences between SSI- and SSDI-related procedures are noted in the text.

While this manual has been prepared for case managers working with individuals who are homeless, the information may be useful for anyone assisting someone with the disability benefit application process, as well as for applicants themselves. It is likely to be helpful whether individuals are disabled by mental or physical illnesses, and whether they are homeless or housed.

The manual is divided into ten chapters—each designed to answer key questions.

Chapter 1 provides a broad overview of the SSI and SSDI programs as well as the Federal and State health insurance options aligned with each.

Chapter 2 addresses the various roles that case managers can play to help individuals apply for disability benefits.

Chapter 3 discusses options for filing an application and provides an overview of the documentation needed to complete an application.

Chapter 4 outlines SSA's income and resource criteria for the SSI program. This chapter also includes a brief discussion of how immigration status may affect eligibility for benefits.

Chapter 5 describes SSA's process to determine whether individuals are disabled, with particular attention to disabilities associated with mental illnesses, co-occurring mental illness and substance use disorders, and co-occurring mental and physical disorders.

Chapter 6 focuses on how case managers can participate in the process of assembling and/or obtaining information pertinent to a disability determination and provide such information to the relevant State's Disability Determination Services (DDS).

Chapter 7 provides an overview of the appeals process, including guidelines for case managers who may need to represent an applicant at a hearing.

Chapter 8 looks at what needs to be done once a favorable decision is made on an SSI application. Payment and expenditure of retroactive benefits are discussed.

Chapter 9 covers issues related to representative payees: when payees are needed; how they are selected; their responsibilities; and how, when appropriate, responsibility of receiving and managing benefits eventually can be transferred to the recipient.

The last chapter, Chapter 10, provides tips on how to maintain benefits for applicants. Specific topics include how living arrangements affect benefit levels, issues related to suspensions and terminations, what to do about overpayments, and information about work incentives.